

1DATA.045A



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Daniel Ahles) Group Art Unit 2161
App. No. : 10/041,765)
Filed : January 7, 2002)
For : SYSTEMS AND METHODS)
FOR SELECTIVE USE OF)
RISK MODELS TO PREDICT)
FINANCIAL RISK)
Examiner : Unknown)

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

United States Patent and Trademark Office
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Dear Sir:

Enclosed is form PTO-1449 listing references that are also enclosed. This Information Disclosure Statement is being filed before the receipt of a first Office Action on the merits, and presumably no fee is required in accordance with 37 C.F.R. § 1.97(b)(3). If a first Office Action on the merits was mailed before the mailing date of this Statement, the Commissioner is authorized to charge the fee set forth in 37 C.F.R. § 1.17(p) to Deposit Account No. 11-1410.

Respectfully submitted,
KNOBBE, MARTENS, OLSON & BEAR, LLP

Dated: 9/18/02

By: 

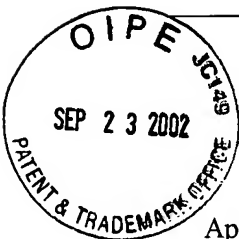
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PATENT

Case Docket No. 1DATA.045A

Date: September 18, 2002

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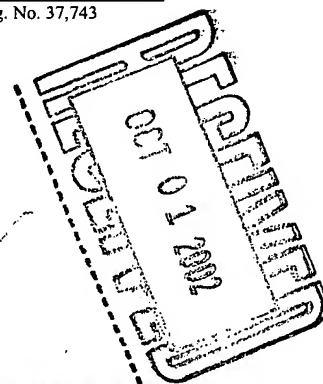
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Group Art Unit : 2161)

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Michael H. Trenholm, Reg. No. 37,743



TRANSMITTAL LETTER

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ATTENTION: APPLICATION BRANCH

Dear Sir:

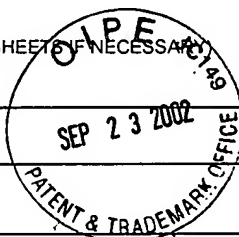
Enclosed for filing in the above-identified application are:

- (X) A Supplemental Information Disclosure Statement.
- (X) A PTO Form 1449 with five (5) references.
- (X) The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment, to Account No. 11-1410.
- (X) Return prepaid postcard.

Michael H. Trenholm
Registration No. 37,743
Attorney of Record

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FORM PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DOCKET NO. 1DATA.045A	APPLICATION NO. 10/041,765
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (USE SEVERAL SHEETS IF NECESSARY)		APPLICANT Daniel Ahles	
		FILING DATE January 7, 2002	GROUP 2161



U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE (IF APPROPRIATE)
	1	5,444,616	08/22/95	Nair et al.			
	2	5,848,412	12/08/98	Rowland et al.			
	3	5,930,777	07/27/99	Barber			
	4	5,991,758	11/23/99	Ellard			
	5	6,117,011	09/12/00	Lvov			
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FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO
	8							
	9							
	10							
	11							

OTHER DOCUMENTS (INCLUDING AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.)

EXAMINER INITIAL	
	12
	13
	14
	15
	16

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EXAMINER	DATE CONSIDERED
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